

In re:
Christopher E. Blake
Mitizene D Lindo-Blake
Debtors

Case No. 17-12184-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 20, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher E. Blake, Mitizene D Lindo-Blake, 133 Constitution Ave., Reading, PA 19606-9410
13989289	+ CIT Technology Financing Services, Inc, Weltman, Weinberg, Reis Co., LPA, 436 Seventh Avenue, Suite 2400, Pittsburgh, PA 15219-1844
14052373	+ Case & DiGiamberardino, P.C., 845 North Park Road, Ste. 101, Wyomissing, PA 19610-1342
13928821	+ Steams Bank-EFD, PO Box 750, Albany, MN 56307-0750

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 20 2022 23:56:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 20 2022 23:56:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13956227	Email/PDF: bncnotices@becket-lee.com	May 21 2022 00:04:41	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13912700	+ EDI: AISACG.COM	May 21 2022 03:58:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City OK 73118-7901
14003446	+ Email/Text: bankruptcycollections@citadelbanking.com	May 20 2022 23:56:00	Citadel Federal Credit Union, 520 Eagleview Blvd, Exton, PA 19341-1119
13896821	EDI: DISCOVER.COM	May 21 2022 03:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14073114	Email/Text: ECMCBKNotices@ecmc.org	May 20 2022 23:56:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14183549	+ EDI: IRS.COM	May 21 2022 03:58:00	Internal Revenue Service, Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
14002830	EDI: JPMORGANCHASE	May 21 2022 03:58:00	JPMorgan Chase Bank, National Association, Chase Records Center,, ATTN: Correspondence Mail,, Mail Code LA4-5555, 700 Kansas Lane,, Monroe, LA 71203
13974412	Email/PDF: resurgentbknofications@resurgent.com	May 21 2022 00:04:41	LVNV Funding, LLC its successors and assigns as, assignee of Murray Hill Grantor Trust, 2016-LC1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13974411	Email/PDF: resurgentbknofications@resurgent.com	May 21 2022 00:04:49	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13945312	Email/PDF: resurgentbknofications@resurgent.com	May 21 2022 00:04:46	LVNV Funding, LLC its successors and assigns

District/off: 0313-4

User: admin

Page 2 of 3

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			as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14025327	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2022 00:04:36	LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
13970954	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 23:56:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13904115	Email/Text: pfc.bankruptcy.packages@paccar.com	May 20 2022 23:56:00	PACCAR Financial Corp., Attn: Linda Markle, BK Specialist, PO Box 1518, Bellevue, WA 98009
13975332	EDI: PRA.COM	May 21 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14008941	EDI: PENNDEPTREV	May 21 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14008941	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
13937571	EDI: Q3G.COM	May 21 2022 03:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13906930	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 20 2022 23:56:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
13985993	Email/Text: bncnotifications@pheaa.org	May 20 2022 23:56:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
13948639	+ EDI: AIS.COM	May 21 2022 03:58:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13902948	+ EDI: WFFC.COM	May 21 2022 03:58:00	Wells Fargo Bank, N.A., Business Direct Division, P.O. Box 29482, Phoenix, AZ 85038-9482
13963630	EDI: WFFC.COM	May 21 2022 03:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14592103		Wilmington Savings Fund Society, FSB, d/b/a, Christiana Trust
13963635	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-4

User: admin

Page 3 of 3

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Wilmington Savings Fund Society cwohlab@raslg.com
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
HOWARD GERSHMAN	on behalf of Creditor PACCAR Financial Corp. hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
HOWARD GERSHMAN	on behalf of Defendant Paccar Financial Corp. hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
JOHN A. DIGIAMBERARDINO	on behalf of Plaintiff Christopher E. Blake jad@cdllawoffice.com dmkk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO	on behalf of Debtor Blake's Trucking LLC jad@cdllawoffice.com, dmkk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO	on behalf of Plaintiff Mitizene D Lindo-Blake jad@cdllawoffice.com dmkk@cdllawoffice.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
LESLIE J. RASE	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, lerase@logs.com
LILY CHRISTINA CALKINS	on behalf of Creditor JPMorgan Chase Bank National Association logsecf@logs.com, cistewart@logs.com;lcalkins@logs.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com ecfrpa@trustee13.com
MATTEO SAMUEL WEINER	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
NATHALIE PAUL	on behalf of Creditor CIT Technology Financing Services Inc. npaul@weltman.com, pitecf@weltman.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
RICHARD W. KEIFER, III	on behalf of Creditor Navitas Credit Corp. f/k/a Navitas Lease Corp. rkeifer@keiferlaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
STEPHEN MCCOY OTTO	on behalf of Debtor Christopher E. Blake steve@sottolaw.com info@sottolaw.com,no_reply@ecf.inforuptcy.com,dawn@sottolaw.com
STEPHEN MCCOY OTTO	on behalf of Joint Debtor Mitizene D Lindo-Blake steve@sottolaw.com info@sottolaw.com,no_reply@ecf.inforuptcy.com,dawn@sottolaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 21

Information to identify the case:

Debtor 1	<u>Christopher E. Blake</u>	Social Security number or ITIN	xxx-xx-4193
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Mitizene D Lindo-Blake</u>	Social Security number or ITIN	xxx-xx-2738
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-12184-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher E. Blake

Mitizene D Lindo-Blake

5/19/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.